

## Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court  
Central District of CaliforniaIn re:  
Alisa Bilbulyan  
DebtorCase No. 12-14653-MT  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-1

User: admin  
Form ID: bl8Page 1 of 4  
Total Noticed: 83

Date Rcvd: Aug 27, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2012.

db Alisa Bilbulyan, 11239 Delano St, North Hollywood, CA 91606-4219  
smg Los Angeles City Clerk, P. O. Box 53200, Los Angeles, CA 90053-0200  
31958200 +Arrowhead Central Cr U, 421 N Sierra Way, San Bernardino, CA 92410-4831  
31958205 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial, 5515 Parkcenter Cir, Dublin, OH 43017-3584)  
31958203 +Bank Of America, Po Box 982238, El Paso, TX 79998-2238  
31958204 +Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803  
31958207 +Brclysbankde, P.O. Box 8803, Wilmington, DE 19899-8803  
31958208 +Cach Llc, 4340 S Monaco St Unit 2, Denver, CO 80237-3408  
31958213 +Chase- Cha, Po Box 7090, Mesa, AZ 85216-7090  
31958215 +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
31958217 +Citi C/O Cir Law Office, Case EC057756, 8665 Gibbs Drive Ste 150, San Diego, CA 92123-1739  
31958218 Citibank NA, C/O Hunt & Henriques, Case 12E00473, 151 Bernal Road Suite 8,  
San Jose, CA 95119-1306  
31958219 +Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
31958221 Credit Control Llc, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429  
31958226 Equifax, PO Box 144717, Orlando, FL 32814-4717  
31958227 Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256  
31958228 Experian, NCAC, PO Box 9556, Allen, TX 75013-9556  
31958229 Experian, Profile Management, PO Box 9558, Allen, TX 75013-9558  
31958232 +Ge Cap C/O The Brachfeld Law Group, Case 12E00780, 880 Apollo Street Ste 155,  
El Segundo, CA 90245-4783  
31958241 +Geico, Attn: Region 4 Policy Processing, Box 509090, San Diego, CA 92150-9090  
31958248 +Mb Fin Svcs, 2050 Roanoke Rd, Westlake, TX 76262-9616  
31958250 +Onewest Bank, 6900 Beatrice Dr, Kalamazoo, MI 49009-9559  
31958256 +Sterling Jewelers C/P Winn Law Grp, Case # 12E02949, 110 E. Wilshire Ste 212,  
Fullerton, CA 92832-1960  
31958257 Steven A Booska, PO Box 194650, San Francisco, CA 94119-4650  
31958258 +Target C/O Patenaude And Felix, Case # 12E01869, 4545 Murphy Cyn Road 3rd Floor,  
Sn Diego, CA 92123-4363  
31958261 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
31958262 +Trans Union Corporation, ATTN: Public Records Department, 555 W Adams St,  
Chicago, IL 60661-3631  
31958263 Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022  
31958265 Us Bk Rms Cc, Cb Disputes, St Louis, MO 63116  
31958266 +Victor Garcia, 13412 Friar Street, Van Nuys, CA 91401-2407  
31958267 Victor Garcia C/O J. Russell Brown Jr., 13047 Ventura Blvd Ste 100,  
Studio City, CA 91604-2250  
31958269 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
31958270 #+Wells Fargo Bank Nv Na, Po Box 94435, Albuquerque, NM 87199-4435  
31958275 +Zale/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QALGOLDMAN.COM Aug 28 2012 03:33:00 Amy L Goldman (TR),  
221 N. Figueroa Street, Suite 1200, Los Angeles, CA 90012-2663  
smg EDI: EDD.COM Aug 28 2012 03:34:00 Employment Development Dept., Bankruptcy Group MIC 92E,  
P. O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Aug 28 2012 03:33:00 Franchise Tax Board, Bankruptcy Section MS: A-340,  
P. O. Box 2952, Sacramento, CA 95812-2952  
cr +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 28 2012 03:56:28  
BMW Financial Services NA, LLC Department, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
31958197 EDI: HNDA.COM Aug 28 2012 03:34:00 American Honda Finance, 6261 Katella Ave # 1 A,  
Cypress, CA 90630  
31958198 EDI: HNDA.COM Aug 28 2012 03:34:00 American Honda Finance, Po Box 6070, Cypress, CA 90630  
31958199 +EDI: AMEREXPR.COM Aug 28 2012 03:33:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
31958201 +EDI: BANKAMER2.COM Aug 28 2012 03:33:00 Bac/fleet-bkcard, 200 Tournament Dr,  
Horsham, PA 19044-3606  
31958202 +EDI: BANKAMER.COM Aug 28 2012 03:33:00 Bank Of America, 4161 Piedmont Parkway,  
Greensboro, NC 27410-8119  
31958209 EDI: CAPITALONE.COM Aug 28 2012 03:33:00 Cap One, Po Box 85520, Richmond, VA 23285  
31958210 E-mail/Text: cms-bk@cms-collect.com Aug 28 2012 03:04:21 Capital Management Services,  
726 Exchange St Ste 700, Buffalo, NY 14210-1464  
31958211 +EDI: CHASE.COM Aug 28 2012 03:33:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
31958214 +EDI: RMSC.COM Aug 28 2012 03:33:00 Chevron, Pob 5010, Concord, CA 94524-0010  
31958216 +EDI: CITICORP.COM Aug 28 2012 03:33:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
31958220 +EDI: CITICORP.COM Aug 28 2012 03:33:00 Cpu/citi, Po Box 6497, Sioux Falls, SD 57117-6497  
31958222 +EDI: DISCOVER.COM Aug 28 2012 03:33:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
31958223 +EDI: TSYS2.COM Aug 28 2012 03:33:00 Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999  
31958224 +EDI: TSYS2.COM Aug 28 2012 03:33:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
31958225 +E-mail/Text: BKNOTICES@EAFLLC.COM Aug 28 2012 03:03:57 Equable Ascent Financi,  
1120 West Lake Co, Buffalo Grove, IL 60089-1970

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

31958230	+EDI: CHASE.COM Aug 28 2012 03:33:00	First Usa Bank,	2500 Westfield Dr,
	Elgin, IL 60124-7836		
31958231	EDI: CALTAX.COM Aug 28 2012 03:33:00	Franchise Tax Board,	PO Box 2952,
	Sacramento, CA 95812-2952		
31958233	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/banarepdc,	Po Box 981400, El Paso, TX 79998-1400
31958234	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/chevron,	4125 Windward Plz,
	Alpharetta, GA 30005-8738		
31958235	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/ikea,	Po Box 981400, El Paso, TX 79998-1400
31958236	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/jcp,	Po Box 984100, El Paso, TX 79998-4100
31958237	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/jewelry Custom,	950 Forrer Blvd,
	Kettering, OH 45420-1469		
31958238	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/mervyns,	Po Box 981400, El Paso, TX 79998-1400
31958239	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/old Navy,	Po Box 965005, Orlando, FL 32896-5005
31958240	+EDI: RMSC.COM Aug 28 2012 03:33:00	Gecrb/sonypr,	Po Box 981439, El Paso, TX 79998-1439
31958242	+EDI: HFC.COM Aug 28 2012 03:33:00	Hsbc Bank,	Po Box 5253, Carol Stream, IL 60197-5253
31958243	+EDI: HFC.COM Aug 28 2012 03:33:00	Hsbc/sony,	90 Christiana Rd, New Castle, DE 19720-3118
31958244	EDI: IRS.COM Aug 28 2012 03:34:00	Internal Revenue Service,	PO Box 21126,
	Philadelphia, PA 19114-0326		
31958245	+E-mail/Text: ebnsterling@weltman.com Aug 28 2012 03:02:20	Kay Jewelers,	375 Ghent Rd,
	Fairlawn, OH 44333-4600		
31958246	+EDI: WFNNB.COM Aug 28 2012 03:33:00	Lane Bryant Retail/soa,	450 Winks Ln,
	Bensalem, PA 19020-5932		
31958247	EDI: LTDFINANCIAL.COM Aug 28 2012 03:34:00	Ltd Financial Services,	
	7322 Southwest Fwy Ste 1600, Houston, TX 77074-2053		
31958249	+E-mail/Text: bnc@nordstrom.com Aug 28 2012 03:02:18	Nordstrom Fsb,	Po Box 13589,
	Scottsdale, AZ 85267-3589		
31958251	EDI: PRA.COM Aug 28 2012 03:34:00	Portfolio Recovery,	120 Corporate Blvd Ste 100,
	Norfolk, VA 23502		
31958252	+EDI: PRA.COM Aug 28 2012 03:34:00	Portfolio Recvry And Affil,	120 Corporate Blvd Ste 1,
	Norfolk, VA 23502-4962		
31958253	+E-mail/Text: dhallowell@safehomesecurityinc.com Aug 28 2012 03:04:56	Safehome Sec,	
	55 Sebethe Dr, Cromwell, CT 06416-1054		
31958254	+EDI: SEARS.COM Aug 28 2012 03:33:00	Sears/cbna,	Po Box 6282, Sioux Falls, SD 57117-6282
31958255	+EDI: CITICORP.COM Aug 28 2012 03:33:00	Shell/citi,	Po Box 6497,
	Sioux Falls, SD 57117-6497		
31958259	+EDI: WTRRN BANK.COM Aug 28 2012 03:33:00	Target N.b.,	Po Box 673,
	Minneapolis, MN 55440-0673		
31958260	+EDI: WTRRN BANK.COM Aug 28 2012 03:33:00	Target Nb,	Po Box 673, Minneapolis, MN 55440-0673
31958264	+EDI: CITICORP.COM Aug 28 2012 03:33:00	Unvl/citi,	8787 Baypines,
	Jacksonville, FL 32256-8528		
31958268	+EDI: WFFC.COM Aug 28 2012 03:33:00	Wells Fargo Bank,	711 W Broadway Rd,
	Tempe, AZ 85282-1218		
31958271	+EDI: WFNNB.COM Aug 28 2012 03:33:00	Wfnnb/ann Taylor,	Po Box 182273,
	Columbus, OH 43218-2273		
31958272	+EDI: WFNNB.COM Aug 28 2012 03:33:00	Wfnnb/express,	Po Box 330066,
	Northglenn, CO 80233-8066		
31958273	+EDI: WFNNB.COM Aug 28 2012 03:33:00	Wfnnb/lane Bryant,	Po Box 182789,
	Columbus, OH 43218-2789		
31958274	+EDI: WFNNB.COM Aug 28 2012 03:33:00	Wfnnb/victorias Secret,	Po Box 182128,
	Columbus, OH 43218-2128		

TOTAL: 49

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

31958206*	++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER,	PO BOX 3608, DUBLIN OH 43016-0306
	(address filed with court: Bmw Financial Services,	5515 Parkcenter Cir, Dublin, OH 43017)
31958212*	+Chase,	Po Box 15298, Wilmington, DE 19850-5298

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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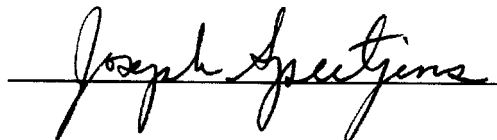
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2012 at the address(es) listed below:

Amy L Goldman (TR) stern@lbbslaw.com, agoldman@ecf.epiqsystems.com  
Michael W Aiken on behalf of Creditor BMW Financial Services NA, LLC Department  
ecfnotices@ascensioncapitalgroup.com  
Tyson Takeuchi on behalf of Debtor Alisa Bilbulyan tysonlawfirm@yahoo.com  
United States Trustee (SV) ustpregion16.wh.ecf@usdoj.gov

TOTAL: 4

**United States Bankruptcy Court  
Central District Of California**

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21041 Burbank Blvd, Woodland Hills, CA 91367-6603

**DISCHARGE OF DEBTOR**

**DEBTOR INFORMATION:**

Alisa Bilbulyan

**BANKRUPTCY NO.** 1:12-bk-14653-MT

**CHAPTER** 7

**Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):** xxx-xx-2881

**Employer Tax-Identification (EIN) No(s).(if any):** N/A

**Debtor Discharge Date:** 8/27/12

**Address:**

11239 Delano St  
North Hollywood, CA 91606-4219

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It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code). SEE THE BACK OF THIS ORDER FOR EXCEPTIONS AND OTHER IMPORTANT INFORMATION.

BY THE COURT,

Dated: August 27, 2012

**Kathleen J. Campbell**  
Clerk of the Court

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*\* Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court, under section 523 of the Bankruptcy Code or other applicable law, specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.